

Certificate Number: 05781-PAM-DE-039477951

Bankruptcy Case Number: 20-01125



05781-PAM-DE-039477951

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 24, 2025, at 4:34 o'clock PM PDT, Kristie Teats completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: March 24, 2025 By: /s/Allison M Geving

Name: Allison M Geving

Title: President